

Information to identify the case:

| | | |
|---|----------------------------------|--|
| Debtor 1 | Jonathan Scott Hemphill | Social Security number or ITIN xxx-xx-0985 |
| | First Name Middle Name Last Name | EIN _____ |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN _____ |
| | | EIN _____ |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: 19-21547-GLT | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jonathan Scott Hemphill

9/11/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jonathan Scott Hemphill
Debtor

Case No. 19-21547-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Sep 11, 2023

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2023:

| Recip ID | Recipient Name and Address |
|-----------------|--|
| db | Jonathan Scott Hemphill, 6342 Churchill Rd, Bethel Park, PA 15102-3159 |
| 15393850 | AmeriFirst Home Improvement Finance, 1620 Dodge St., Stop 8116, Omaha, NE 68197-8116 |
| 15064065 | ++ JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 address filed with court; Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 15034672 | Jordan Tax Service, Jordan Tax Services Inc., PO Box 645111, Pittsburgh, PA 15264-5111 |
| 15034676 | Redbrick/snap Financia, 1415 28th St, West Des Moines, IA 50266-1467 |
| 15034677 | + Sundance Vacations, Inc., 264 Highland Park Blvd, Wilkes Barre, PA 18702-6711 |
| 15034678 | Systems & Services Technologies/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Sep 12 2023 03:36:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Sep 11 2023 23:38:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Sep 12 2023 03:36:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Sep 11 2023 23:38:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: ebnjts@grblaw.com | Sep 11 2023 23:38:00 | County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101 |
| cr | + Email/Text: kburkley@berNSTEINLAW.COM | Sep 11 2023 23:38:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15034664 | Email/Text: bncnotifications@pheaa.org | Sep 11 2023 23:38:00 | Aes/esa, PO Box 61047, Harrisburg, PA 17106-1047 |
| 15064453 | Email/PDF: bncnotices@becket-lee.com | Sep 11 2023 23:48:12 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 15034665 | Email/PDF: bncnotices@becket-lee.com | Sep 11 2023 23:58:36 | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540 |
| 15034666 | Email/Text: bk@avant.com | Sep 11 2023 23:38:00 | Avant, Attn: Bankruptcy, PO Box 9183380, |

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|----------|--|----------------------|---|
| 15034667 | EDI: CAPITALONE.COM | Sep 12 2023 03:36:00 | Chicago, IL 60691-3380 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 15052408 | EDI: CAPITALONE.COM | Sep 12 2023 03:36:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15050789 | + Email/Text: RASEBN@raslg.com | Sep 11 2023 23:38:00 | Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 15095574 | + Email/Text: ebnjts@grblaw.com | Sep 11 2023 23:38:00 | County of Allegheny, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101 |
| 15034670 | Email/Text: bdssupport@creditmanagementcompany.com | Sep 11 2023 23:38:00 | Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956 |
| 15048759 | + Email/Text: ECMCBKNotices@ecmc.org | Sep 11 2023 23:38:00 | ECMC, PO BOX 16408, St Paul, MN 55116-0408 |
| 15034671 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Sep 11 2023 23:38:00 | First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401 |
| 15064065 | EDI: JEFFERSONCAP.COM | Sep 12 2023 03:36:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 15034668 | EDI: JPMORGANCHASE | Sep 12 2023 03:35:00 | Chase Auto Finance, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298 |
| 15034669 | EDI: JPMORGANCHASE | Sep 12 2023 03:35:00 | Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298 |
| 15050041 | EDI: JPMORGANCHASE | Sep 12 2023 03:35:00 | JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505 |
| 15071854 | ^ MEBN | Sep 11 2023 23:34:43 | LAKEVIEW LOAN SERVICING LLC, PO BOX 840, Buffalo, NY 14240-0840 |
| 15097389 | Email/PDF: resurgentbknotifications@resurgent.com | Sep 11 2023 23:48:13 | LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15034673 | Email/Text: camanagement@mtb.com | Sep 11 2023 23:38:00 | M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844 |
| 15034674 | Email/Text: GSBankElectronicBankruptcyNotice@g.com | Sep 11 2023 23:38:00 | Marcus by Goldman Sachs, Attn: Bankruptcy, PO Box 45400, Salt Lake City, UT 84145-0400 |
| 15318966 | Email/Text: peritus@ebn.phinsolutions.com | Sep 11 2023 23:38:00 | PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419 |
| 15034675 | ^ MEBN | Sep 11 2023 23:36:32 | People's Gas, PO Box 644760, Pittsburgh, PA 15264-4760 |
| 15071986 | + Email/Text: ebnpeoples@grblaw.com | Sep 11 2023 23:38:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828 |
| 15070669 | EDI: AIS.COM | Sep 12 2023 03:36:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | JPMorgan Chase Bank, N.A. |
| cr | | Lakeview Loan Servicing LLC |
| cr | * | AmeriFirst Home Improvement Finance, 1620 Dodge St., Stop 8116, Omaha, NE 68197-8116 |

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| cr | * | LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587 |
| cr | *P++ | PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court.; PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419 |
| cr | *+ | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 15050790 | *+ | Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 15050792 | *+ | Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Aurelius P. Robleto | on behalf of Debtor Jonathan Scott Hemphill apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com |
| Brian Nicholas | on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com |
| Jeffrey R. Hunt | on behalf of Creditor County of Allegheny jhunt@grblaw.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com;kebeck@ecf.courtdrive.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Renee M. Kuruce | on behalf of Debtor Jonathan Scott Hemphill rmk@robletolaw.com apr@robletolaw.com,ecf_admin@robletolaw.com,apr@robletolaw.com,apr@ecf.courtdrive.com,Kuruce.ReneeB116873@notify.bestcase.com;kuruce.reneeb116873@notify.bestcase.com |
| Ronda J. Winnecour | cmeclf@chapter13trusteedpda.com |
| S. James Wallace | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com |
| Stephen Russell Franks | on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com |

TOTAL: 9